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People Programs That Work...

To Stretch Money and Other Resources



The economic scene... everyone's trying to understand it. But—one thing's sure. Everyone understands that every dollar counts these days, as never before!

People are trying to make their money go further, do more for them. They're also looking for ways to use other re-

sources such as time, energy, and skills. Ingenuity is the name of the game.

Extension home economists are teaching basic, practical skills and concepts people can apply in everyday life. Here are examples of Extension home economics programs targeted at today's families.

Teaching Basic Home Repair Skills

Grand Rapids, Michigan (population slightly under 200,000) has urban housing and repair problems as many cities do. Since January 1980, Kent County Extension home economist Betty Shelby has developed in-depth housing programs that have helped 41,000 people save thousands of dollars in home repairs. She has also trained over 50 volunteers to teach and/or do home repairs for others.

Many limited resource people and minorities not previously involved in Cooperative Extension Service programs have been participants. "You Can Do It" (patterned after a successful Texas program by the same name) is the theme of Shelby's program. It includes "hands-on" workshops, newsletters, home visits, teaching by trained volunteers, and mass media (radio, cable TV, and newspapers). Special materials and training are available for Spanish-speaking residents.

"You Can Do It" participants learn how to winterize their homes, make simple electrical repairs, fix faucets and toilets, hang wallpaper, repair holes and cracks, do interior and exterior painting, etc. Members of the community are involved in planning the programs. Agencies, neighborhood associations, block clubs, and special interest groups of senior citizens or youth take part.

Shelby has been able to extend the Grand Rapids "You Can Do It" experience to other nearby Extension staff and traditional Extension clientele. One home economist learned how to present home repair skills to a group of Extension homemakers so they could reteach the principles to their study groups. A Kent County agricultural agent helped to put on a joint "Alternative Energy Day." Home repairs in one community led to that site being chosen for 4-H summer camp and other activi-



ties. Shelby also taught classes for Extension's College Week (for adults and families) at Michigan State University. Currently, she's teaching home repairs to sixth graders in an after-school program at four inner-city schools.

Over the entire state, almost every county has offered "You Can Do It" programs, reaching nearly 100,000 people from 1978 to 1982. A sampling of participants in seven counties provided this information:





	Total Savings	Average Savings Per Participant*
Plumbing	\$10,300.00	\$125.61
Electrical Repair	4,395.00	53.60
Wall Repair	1,450.00	17.68
Insulation/Weather Proofing	10,059.00	122.67
Painting	23,500.00	286.59

*Averages are based on the total sample (N=82) even though not all of those sampled made repairs in every area.

Projected savings for the 1,620 participants from the seven counties sampled totals more than \$950,000.

One participant was asked, "How many leaking faucets have you fixed?" His answer: "About 50 or 60." Semi-retired, this man now works as a part-time maintenance man at a convalescent home.

Volunteers Teach Others About Food Preservation

One of the exciting developments in Extension teaching these days is the "master" volunteer concept. A new national image has revived interest in volunteers, and new people, many in urban areas, are signing up for master volunteer programs.

"We piloted the master volunteer idea in DeKalb County (which includes part of Atlanta) last year, and 93 people, men and women, attended our first series of food preservation training sessions," says Georgia Extension home economist Marjorie Waters. "Sixty-eight people attended seven out of the ten sessions and passed all the exams to graduate."

Many of the Master Food Preservers from that first class are still volunteering, although they've given far more than the 20 hours of time they promised to provide at graduation time. "Some teach classes; others handle phone questions, or help write newsletters," says Waters. "We try to provide them with work that's best suited to their needs and interests."

Why do people volunteer? Waters says that many people in today's society seek ways to express themselves, be creative, produce something

homemade. The Master Food Preserver program meets those needs. "Many volunteers tell me they receive personal benefits from being able to work with us here at the office, look at file resource material, and hear the questions and comments from callers and class participants."

More counties in Georgia are offering the Master Food Preserver program this year, using a training manual written by state food and nutrition specialists. This program is based on the work done in other states such as Washington State and Michigan. At least 10 states now have similar programs.

"We actually have three different Master Volunteer programs," says Waters. "There are Master Gardeners, Master Householders, and Master Food Preservers. Many of these volunteers are from new Extension audiences. They help to extend the research and education outreach of USDA and the total Cooperative Extension system."



Operating A Business At Home With Extension's Help



To keep up with inflation, many families have found that it's essential that more than one adult work outside the home. This could be called the era of the "two paychecks" family.

There are families, however, where homemakers cannot or do not wish to leave home to go to work. Still, they want to contribute financially. Some with special skills are turning these skills into home-based businesses. Extension educators, such as those in Ohio, are helping.

"More than 1,000 people have attended our sewing-for-profit workshops," says clothing specialist Joyce Smith. "Fifty percent of those returning evaluations indicate that they have increased their income as a result of information obtained at the workshops. Many custom sewers learn to adjust their prices, and experience little difficulty in charging increased sums. People reevaluate the worth of their skills."

"Sixty-five percent of our program participants say they learned how to use time more efficiently, keep track of hours, advertise services, and understand government regulations," says Smith.

Ohio's workshops focus on the business aspects of custom sewing rather than technical sewing skills. Panel dis-



cussions by successful custom sewers are included in all sessions. The U.S. Small Business Administration (SBA) plays a vital role, too, in making its services known to potential custom sewers. Recordkeeping, tax reporting, licenses, zoning regulations, and insurance are discussed.

A session on selling strategies helps workshop participants understand competitive pricing, specialization, advertising, and business practices. All sessions include lively question-and-answer periods.

Extension Service home economists help people become more efficient and knowledgeable in other home business areas such as furniture refinishing and reupholstering, crafts, and catering. What begins as a hobby can turn into a profitable business!

Educating Families About Estate Planning and Issues

Today's families usually begin with pledges of partnership and equality. The partners assume that their commitment to marriage means joint decisionmaking and joint ownership. Women may later be surprised, in some states, to find that laws may not support this concept. In the 42 separate property states, homemakers are especially vulnerable because the law does not recognize the contribution of home production activities.

Wisconsin is the first state to address this issue by considering conversion to a unique type of community property system. Two major bills are being debated. Extension home economists are taking a major role in providing unbiased marital property education to improve citizen awareness of current and proposed laws.

Extension specialists and county/city home economists have reached more than 5,000 people through meetings and workshops which are frequently covered by local media. In a reaction sheet, 100 percent of the session participants acknowledged that they've learned that they need to be better informed on property issues. Seventy-five percent said they were going to write, call or visit their legislators to make their views known. The sessions were considered very informative by 89 percent of those completing the evaluation.

Extension sent 13 radio public service announcements (PSAs) to 120 commercial radio stations and scripts to 15 additional radio stations. Fact sheets presenting the issues were sent to major state daily newspapers. Twenty-six smaller daily papers received three



Learning About Money Management At Home—Where Changes Need To Be Made

news-feature stories. Field staff received nine news releases to localize for weekly papers. Cooperative Extension staff produced a live call-in radio show on the issues aired on Wisconsin public radio for an estimated 80,000 listeners.

A cable TV program is being planned. In addition, staff have been interviewed on numerous consumer affairs television programs. Five statewide teleconferences on the issues have been held involving 120 participants. Inservice training for Extension field staff in 72 counties was conducted over the state's educational telephone network. Extension staff are kept up-to-date on issue developments by electronic mail. More than 31,000 copies of the Extension publication, *Family Estate Planning In Wisconsin*, have been distributed.

"This work is partially supported by the Meta Schroeder Beckner Homemaker Fund," says family and consumer economics specialist Karen Goebel. "We see it as an opportunity to provide an unbiased point of view on a very important subject. We need a healthy climate for public decisionmaking on marital property reform." Research accompanies this educational campaign so that results can be evaluated.



The growth in the cable TV industry and other forms of at-home delivery of information make it clear that many people prefer to get their information where they live. An Extension home study course in Iowa called "Money Mechanics" has proven to be the answer for more than 8,000 families in 83 counties.

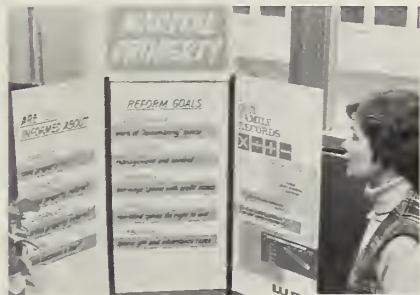
"Four out of five households surveyed said they'd found the course useful," says family environment specialist Cynthia Needles Fletcher. "Fifty percent picked up ideas to save money. Forty-one percent said they were feeling an increased satisfaction with new money management practices. And 38 percent had reevaluated their credit use."

The 12-part course contains lessons on recordkeeping; spending plans; income taxes; home, life, and health insurance; credit; buying a house or car; saving; etc. The lessons are mailed out every two weeks with the option of calling the local Extension office for more informa-

tion. Individual counseling is offered to participants. "We'd been married three years when we took the course," says Dione Cornelius, a young, new mother in Guthrie County, Iowa. "We'd tried budgeting but nothing worked. The real crunch came when the school I was working for let me go because of a financial crisis. We had to live on one salary, and it wasn't easy. Now—with the new baby, it's even more of a challenge."

"The home study course made us stop and think about a budget. Tom and I decided we needed to find new ways to save money, especially in the energy area. We also decided we needed to use our skills and explore ways to increase our income."

The enterprising Cornelius family set to work. Tom and his dad insulated their home. Tom covered the windows with plastic, caulked house crevices, and put rugs in doorways to cut drafts. The family also cut off the heat upstairs.



Helping Those In Special Need to Serve More Nutritious Meals



"She was the first homemaker I ever worked with," says Ocia Mae Sellers, a North Carolina aide. "She seemed so scared and lost the day I knocked on her door. Her husband had left, and she had four children, ages 8 to 14, with nothing but welfare and food stamps to help her."

Sellers is an aide in Extension's Expanded Food and Nutrition Education Program (EFNEP), and her job is to teach low-income homemakers, especially young mothers, how to feed their families more nutritious, low-cost meals.

The homemaker was borrowing money to make it through the month. She agreed to work with Sellers to see if something could be done.

"We worked on meal planning, budgeting, cuts of meat, reading labels, and comparing costs those first few lessons," says Sellers. "The homemaker learned she could plan and shop twice a month and save money. She even had enough one month for a small birthday party."

The homemaker learned to garden and preserve food. She bought a small freezer. She learned to take advantage of sales and stock up on staples. Then, one day, she was able to buy a car and have transportation for the first time in a long time.

"The children have all finished high school now," says Sellers, who keeps in touch with the mother even though she's graduated from EFNEP. "One went to college for a year; one went into the service. All are working now. The mother is working to get a licensed practical nurse's certificate and is employed at a local rest home. She's anything but helpless now!"

Stories like this one from Brunswick County, North Carolina, are not rare. They happen everyday with Extension's Expanded Food and Nutrition Education Program. "We teach food and nutrition," says Sellers, "but people learn more than that. They learn that they can deal with problems and find solutions!"

Across the state, North Carolina's 334 EFNEP aides work with an average of about 112.5 families per aide. Fifty-three percent of these families receive food stamps. Each aide also works with an average of over 500 EFNEP youth. In addition, nearly 5,000 EFNEP graduates are being trained as volunteers to teach others.

Nationally, since the Expanded Food and Nutrition Education Program began in 1969, more than two million homemakers have been enrolled and have learned how to feed their families more nutritious, economical meals. In addition, over five million youth have participated in the 4-H EFNEP program.

Dione started selling handmade crafts such as quilts and doll clothes. At Christmas time, she sold handmade stockings, ornaments, and decorated pillows. "I've done babysitting, too," she says, "and some work on my father-in-law's farm!"

Tom runs a gas station and helps on his dad's farm. In his spare time, he's using his history degree and hobbyist's knowledge of Civil War history to prepare a presentation for state parks and schools. "We're looking at all the skills we have," says Dione, "and trying to use all our family resources to make a go of it. Being on the Extension mailing list for information keeps me informed about things like the home study course, new publications, and so on. I have my eye out for ideas!"

Answering Tenant-Landlord Questions in Alaska

Tenants and landlords in Anchorage, Alaska, are benefiting from the "can do" attitude of Extension home economist Barbara Eichner.

Since 1979, Eichner has conducted 24 housing seminars for the public; 6 training sessions for housing counselors, Extension agents, and housing hotline employees; and one public presentation for 682 people (411 landlords and 271 tenants). She has also done three presentations for legislators. In addition, the home economist has rewritten the publication, *Alaska Landlord-Tenant Law*, distributing 14,000 copies. She has done 10 housing television programs and 5 radio programs. More than 3,000 housing phone calls have been handled by her office.

Alaska's population grew rapidly in the early 1970s when oil pipeline and related industries began to increase. Some legislation was passed to deal with tenant-landlord problems. The orig-

inal *Alaska Landlord-Tenant Law* booklet was printed with Extension's help. At first, other agencies handled all questions, but many experienced budget difficulties and had to cut back services. Alaska Legal Services now only handles severe cases involving evictions, etc. Rent control boards are closed. "Outside of paid legal help," says Barbara Eichner, "we're the only agency that educates people about how to deal with housing problems."

In an evaluation survey of seminar participants, one landlord cited a savings of \$1,000 in attorney fees because of the information he obtained. Another landlord said he had completely rewritten his lease and agreement forms. Another has developed, for the first time in 8 years of rental housing, a checklist of conditions to use jointly with tenants when they move in and out. Tenants who attend the seminars say they feel more confident in using small claims court to resolve disputes.

Energy Conservation the Window Way!

Susan Charlwood and her husband and four children say they're "a lot cozier" in their Foster, Rhode Island home since her participation in the Extension "Warm Up Your Windows" program. "It's just like being wrapped up in a warm, cozy blanket when the window quilts are down," says Susan. A bathroom in their home that was unusable in cold weather now can be used.

More than 1,500 Rhode Islanders like the Charlwood family recently participated in the "Warm Up Your Windows" program aimed at reducing heat loss through windows. Special energy fact sheets on window treatments were prepared and distributed at meetings, through the mail, etc.

One district home economist conducted 23 workshops. A 3-month followup indicated that 100 percent of the respondents had completed some of the recommended window treatments, and 60 percent had completed more than the minimal recommendations. Savings averaged \$100 per household for a total of \$150,000 (total impact). Results will also have an accumulative effect over the coming years.

This publication is produced by the federal Extension Service staff, in cooperation with State Cooperative Extension Services, to explain the process, procedures, and results of Extension work nationally. For more information, contact Home Economics & Human Nutrition, Extension Service, USDA, Room 5407—South Building, Washington, DC 20250. Or, contact the Extension State Leader of Home Economics at your State Land Grant University.





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